

Dear Chairs Coleman and Tong, and members of the committee.

My name is Denise Philbrick and I am here to testify in support of bill 7041, An act concerning an individual's ability to reclaim personal possessions from a repossessed motor vehicle.

We have all heard the idiom that it is very expensive to be poor. The poor are constantly burdened with late fees, overdraft fees, surcharges, and loss of credit due to their inability to afford the cost of living. It is no secret that cars and home loans had been given out negligently over the past ten years, and yet when people fail to pay their car loan, they are then faced with additional fees just to retrieve items out of their car.

I pose these few questions to you in order to add perspective:

What if the owner of the repossessed vehicle were living in their car?

What if the reason they failed to pay their loan was because of overwhelming medical bills from a sick child? Or loss of a job?

What if, like the case my parents faced, the car was repossessed from a person that is now deceased and the executors of the estate then must pay a fee to get their loved one's things back?

There is no need to continue this culture in which financial warfare is waged against those with the lowest incomes. Please pass this bill and simply allow people to retrieve their belongings from a repossessed vehicle. It does not cost anything, nor does it take away from anyone else, and it is simply the decent and human thing to do.

Thank you.